HEALTH INSURANCE RATE COMPARISON

PPO/HRA PLAN (BT39)

		2025-2026				2026-2027				INCREASE/(DECREASE)	
		25-26 RATES	BOARD CONTRIBUTION	24 pays	18 pays	26-27 RATES	BOARD CONTRIBUTION	24 pays	18 pays	24 pays	18 pays
EE	16	$ 1,104.88	$ 932.08	$ 82.26	$ 109.68	$ 1,174.34	$ 966.81	$ 103.77	$ 138.35	$ 21.51	$ 28.68
EE+Spouse	0	$ 2,915.30	$ 932.08	$ 973.89	$ 1,298.52	$ 3,104.79	$ 966.81	$ 1,068.99	$ 1,425.32	$ 95.10	$ 126.80
EE+Child(ren)	1	$ 2,083.70	$ 932.08	$ 564.33	$ 752.43	$ 2,317.67	$ 966.81	$ 675.43	$ 900.57	$ 111.10	$ 148.14
Family	0	$ 3,894.11	$ 932.08	$ 1,455.95	$ 1,941.27	$ 4,248.13	$ 966.81	$ 1,640.66	$ 2,187.55	$ 184.71	$ 246.28

NO DEDUCTIBLE PLAN (BT4M)

			BOARD				BOARD			DIFFERENCE	DIFFERENCE
		25-26 RATES	CONTRIBUTION	24 pays	18 pays	26-27 RATES	CONTRIBUTION	24 pays	18 pays	(24 PAYS)	(18 PAYS)
EE	10	$ 1,315.44	$ 932.08	$ 185.96	$ 247.94	$ 1,440.86	$ 966.81	$ 237.03	$ 316.03	$ 51.07	$ 68.09
EE+Spouse	1	$ 3,470.82	$ 932.08	$ 1,247.48	$ 1,663.31	$ 3,809.49	$ 966.81	$ 1,421.34	$ 1,895.12	$ 173.86	$ 231.81
EE+Child(ren)	1	$ 2,480.76	$ 932.08	$ 759.88	$ 1,013.17	$ 2,843.71	$ 966.81	$ 938.45	$ 1,251.27	$ 178.57	$ 238.10
Family	0	$ 4,636.15	$ 932.08	$ 1,821.41	$ 2,428.54	$ 5,212.33	$ 966.81	$ 2,122.76	$ 2,830.35	$ 301.35	$ 401.80

H.S.A. PLAN (BT5Z)

			BOARD				BOARD			DIFFERENCE	DIFFERENCE
		25-26 RATES	CONTRIBUTION	24 pays	18 pays	26-27 RATES	CONTRIBUTION	24 pays	18 pays	(24 PAYS)	(18 PAYS)
EE	65	$ 992.98	$ 932.08	$ 27.15	$ 36.19	$ 1,084.10	$ 966.81	$ 58.65	$ 78.19	$ 31.50	$ 42.00
EE+Spouse	0	$ 2,620.00	$ 932.08	$ 828.45	$ 1,104.60	$ 2,866.21	$ 966.81	$ 949.70	$ 1,266.27	$ 121.25	$ 161.66
EE+Child(ren)	5	$ 1,872.65	$ 932.08	$ 460.38	$ 613.84	$ 2,139.57	$ 966.81	$ 586.38	$ 781.84	$ 126.00	$ 168.00
Family	0	$ 3,499.68	$ 932.08	$ 1,261.70	$ 1,682.26	$ 3,921.68	$ 966.81	$ 1,477.44	$ 1,969.91	$ 215.74	$ 287.65
	99										

Board Contribution Increase Calculation

$ 1,174.34	New Premium
$ (1,104.88)	Current Premium
$ 69.46	Difference
$ 0.50	
$ 34.73	